FIGURE 1, to assist the loan applicant in providing the personal information pertaining to his or her plurality of student loans; --

(2) Please add the following paragraph on page 10 after the third paragraph that ends with line 11:

-- FIGURE 2B illustrates an embodiment of an interactive personal information page, resident in the input module and transmissible over the Internet from the web site depicted in FIGURE 1, to assist the loan applicant in providing the personal information pertaining to his or her plurality of student loans; --

(3) Please amend the paragraph commencing on page 18, line 6, to read as follows:

-- Those skilled in the pertinent art will understand that other embodiments of the method of qualifying a plurality of student loans for consolidation can be incorporated in the foregoing method 500 and still be within the intended scope of the present invention. For example, in one embodiment of the invention, the system is associated with a web site of an affinity group. For example, the invention could theoretically be associated with the web site owned by the American Bar Association. In such an embodiment, the input module would, at some time during the qualification process, ask whether the loan applicant was a member of the American Bar Association. If the answer was "no", the qualification module would determine that the loan applicant is not qualified to have his or her student loans consolidated by filing an application on that Internet site. If the answer is "yes", the qualification module would proceed in determining whether the loan applicant and the loans are otherwise qualified to be consolidated as herein set forth. Such